

Georgia Secure Deposit Program Review

2/1/2021

As of: 10/31/2020

2,859 Total Depositors Reported.

Bank Name	Total Public Deposits in Accounts Requiring Collateralization	FDIC Insurance Covering Public Deposits	Total Net Deposits in Pool (Total Public Deposits Req. collateralization less FDIC Insurance)	Pledge Level %	Total Required Collateral	Current Reported Collateral	Over /Under	Pro Rata - Net Deposits - Current Reporting Period	Pro Rata - Total Deposits - Current Reporting Period	Pro Rata - Net Deposits for setting 20% concentration level
AB&T	\$7,848,809	\$1,360,850	\$6,487,959	50%	\$3,243,980	\$3,800,000	\$556,020	0.04%	0.05%	0.05%
American Commerce Bank	\$5,660,790	\$1,835,033	\$3,825,757	50%	\$1,912,878	\$2,500,000	\$587,122	0.02%	0.03%	0.03%
American Pride Bank	\$193,999	\$193,999	\$0	50%	\$0	\$0	\$0	0.00%	0.00%	0.00%
Ameris Bank	\$1,217,608,567	\$64,038,004	\$1,153,570,563	75%	\$865,177,922	\$842,831,339	(\$22,346,584)**	7.30%	7.41%	8.42%
Bank of America, National Association	\$960,500,124	\$15,514,135	\$944,985,989	75%	\$708,739,492	\$853,356,559	\$144,617,067	5.98%	5.85%	6.90%
BankSouth	\$39,395,262	\$3,804,746	\$35,590,516	25%	\$8,897,629	\$12,500,000	\$3,602,371	0.23%	0.24%	0.26%
Cadence Bank	\$353,584,558	\$17,764,328	\$335,820,230	110%	\$369,402,253	\$424,183,917	\$54,781,664	2.12%	2.15%	2.45%
Citibank, N.A.	\$0	\$0	\$0	75%	\$0	\$0	\$0	0.00%	0.00%	0.00%
Colony Bank	\$149,726,751	\$24,470,757	\$125,255,995	75%	\$93,941,996	\$99,043,684	\$5,101,687	0.79%	0.91%	0.91%
Douglas National Bank	\$10,072,649	\$1,250,001	\$8,822,648	25%	\$2,205,662	\$2,275,055	\$69,393	0.06%	0.06%	0.06%
Fifth Third Bank	\$2,012,032	\$750,000	\$1,262,032	75%	\$946,524	\$1,193,361	\$246,837	0.01%	0.01%	0.01%
First National Bank of Decatur County	\$7,503,044	\$2,037,060	\$5,465,984	75%	\$4,099,488	\$5,358,291	\$1,258,803	0.03%	0.05%	0.04%
First Peoples Bank	\$50,862,212	\$3,712,779	\$47,149,433	50%	\$34,162,149	\$37,266,582	\$3,104,433	0.30%	0.31%	0.34%
First State Bank	\$18,546,529	\$4,531,742	\$14,014,787	50%	\$7,007,394	\$7,245,880	\$238,487	0.09%	0.11%	0.10%
FirstBank	\$62,970,207	\$2,577,929	\$60,392,278	75%	\$45,294,209	\$46,337,380	\$1,043,172	0.38%	0.38%	0.44%

Note: Net deposits used for calculating 20% of pool for additional required collateral: **\$13,702,657,147.07**

Note: Banks showing required collateral level totals above their required percentages indicate they have either deposits above 20% of net deposits in the pool based on above threshold, deposits above 200% of their Common Equity Tier 1 Capital or a combination of both, which requires additional collateral.

*Bank was in compliance for required collateral amount within three business days of month end.

**Bank regained compliance for required collateral amount by FHLB Letter of Credit within three-to-five business days.

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JPMorgan Chase Bank, National Association	\$803,208,971	\$5,993,409	\$797,215,562	75%	\$597,911,672	\$600,000,000	\$2,088,329	5.04%	4.89%	5.82%
Morris Bank	\$123,854,116	\$9,466,054	\$114,388,062	50%	\$57,194,031	\$60,405,065	\$3,211,034	0.72%	0.75%	0.83%
Newton Federal Bank	\$11,463,264	\$1,351,306	\$10,111,957	75%	\$7,583,968	\$16,000,000	\$8,416,032	0.06%	0.07%	0.07%
Pinnacle Bank	\$106,363,863	\$11,993,770	\$94,517,971	50%	\$47,258,986	\$60,000,000	\$12,741,014	0.60%	0.65%	0.69%
PNC Bank, National Association	\$68,930,383	\$8,526,052	\$60,404,331	110%	\$66,444,764	\$88,686,651	\$22,241,887	0.38%	0.42%	0.44%
Quantum National Bank	\$111,737,536	\$2,709,519	\$108,921,236	25%	\$27,230,309	\$31,000,000	\$3,769,691	0.69%	0.68%	0.79%
Regions Bank	\$476,686,781	\$24,560,901	\$452,125,880	110%	\$497,338,468	\$417,094,176	(\$80,244,292)*	2.86%	2.90%	3.30%
Renasant Bank	\$237,511,138	\$17,720,283	\$219,790,855	75%	\$164,843,141	\$167,273,791	\$2,430,649	1.39%	1.45%	1.60%
ServisFirst Bank	\$56,165,246	\$2,263,659	\$53,901,587	50%	\$26,950,794	\$29,355,611	\$2,404,818	0.34%	0.34%	0.39%
South State Bank NA (formerly CenterState Bank)	\$281,374,695	\$19,882,011	\$261,492,683	75%	\$196,119,513	\$236,165,531	\$40,046,019	1.65%	1.71%	1.91%
SouthCrest Bank, NA	\$92,413,727	\$8,134,904	\$84,278,823	75%	\$63,209,117	\$64,751,051	\$1,541,934	0.53%	0.56%	0.62%
Synovus Bank	\$2,216,920,081	\$84,372,932	\$2,132,547,149	110%	\$2,345,801,864	\$2,353,375,980	\$7,574,116	13.49%	13.50%	15.56%
The Citizens Bank of Swainsboro	\$23,741,045	\$3,018,895	\$20,722,151	50%	\$10,361,076	\$10,933,005	\$571,930	0.13%	0.14%	0.15%
The Commercial Bank	\$43,767,124	\$2,254,495	\$41,512,629	50%	\$20,756,315	\$20,472,354	(\$283,961)*	0.26%	0.27%	0.30%
The First, A National Banking Association (formerly SWGA)	\$82,777,073	\$8,110,517	\$74,666,556	50%	\$37,333,278	\$42,905,664	\$5,572,386	0.47%	0.50%	0.54%
The Piedmont Bank	\$90,120,271	\$3,000,000	\$87,120,271	50%	\$43,560,136	\$42,813,867	(\$746,269)*	0.55%	0.55%	0.64%
Truist Bank	\$4,711,261,278	\$111,446,728	\$4,599,814,550	75%	\$3,914,681,693	\$3,797,557,321	(\$117,124,371)*	29.10%	28.69%	33.57%
U.S. Bank, National Association	\$0	\$0	\$0	75%	\$0	\$0	\$0	0.00%	0.00%	0.00%

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United Community Bank	\$1,232,387,963	\$52,346,883	\$1,180,041,081	50%	\$590,020,540	\$702,487,692	\$112,467,152	7.47%	7.50%	8.61%
Vinings Bank	\$47,907,842	\$3,000,000	\$44,907,842	75%	\$33,680,881	\$39,622,789	\$5,941,908	0.28%	0.29%	0.33%
Wells Fargo Bank, National Association	\$2,716,663,139	\$90,215,699	\$2,626,447,441	110%	\$2,889,092,185	\$3,226,581,481	\$337,489,297	16.62%	16.54%	19.17%
	\$16,421,741,068	\$614,209,378	\$15,807,572,788		\$13,782,404,304	\$14,345,374,077	\$562,969,774			

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